

HOUSING OPTIONS FOR OLDER AMERICANS



AoA's Programs Enable Older Adults to Remain Independent

Trying to decide where to live as one grows older presents new challenges for many older adults. Anticipating our need is difficult because how we will age and how long we will live is unpredictable. However, the average life expectancy is growing longer and with increased longevity the potential for chronic health conditions which may threaten independence also increases. The number of households headed by a person over 65 is expected to rise by about 300,000 per year in the next decade. Of the 5 million households that now include a senior citizen with disabilities, 2.1 million express the need for home modifications, and only half of this 2.1 million say they have the modifications they need.

Finding the most appropriate living arrangement is key to maintaining a high quality of life as we age.

Despite the infirmities that accompany increased longevity, the majority of seniors can - and do - remain in their own homes. The cost of maintaining that home and the ease of access to shopping, services, family and community support is crucial to the reality of "aging-in-place." Remaining in one's own home may be the best choice, but a realistic assessment of affordability, the available support system and the physical environment are critical components of making realistic decisions.

Changing circumstances such as the death of a spouse, debilitating illness or the limitations of a fixed income may force a change in living arrangements. Hasty decisions can result in a series of disruptive and difficult transitions for a person who is already frail and vulnerable. The personal dilemmas of deciding where to live are compounded by a constantly changing market place. Planning for and choosing a suitable place to live as we grow older deserves careful thought and a serious, on-site exploration of the housing options available long before retirement. Although most older Americans are among the best housed citizens in the nation, many continue to live in run-down housing that lacks day-to-day essentials, while absorbing a large portion of a modest income. Some facilities may lack the kind of supportive physical features that would accommodate increasing physical limitations. The current environment needs to be evaluated to determine whether home modification is practical or whether relocation is the best option.

Choosing the Most Appropriate Living Arrangement

Questions to answer in choosing the most appropriate option are:

- Does this arrangement provide a supportive environment for retaining maximum independence?
- Is it easy to move about in the home environment or can home modifications enhance continued mobility?
- Is this a comfortable and safe place to live?
- Is the cost affordable?



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- Is there access to in-home and community services when and if needed?
- Is the location convenient and accessible to transportation, shopping, and health services?
- Are there opportunities for socializing and participation in daily life adequate, including family, friends, church, and community activities?

Names For Housing

Although the names for housing alternatives vary from one community to another, the options are generally described by the following terms:

- Single family dwelling
- Apartment
- Congregate living
- Shared group home
- Board and care/adult foster care
- Living with family
- Assisted living, retirement communities and continuing care centers

Assisted Living

Assisted living is a residential care setting that offers some variation of personal care, housekeeping and meals to help residents continue to live independently. Although the majority of facilities are privately financed, many public and non-profit housing facilities are incorporating assisted living concepts into their facilities.

Department of Housing and Urban Development Housing

The Department of Housing and Urban Development (HUD) assists approximately 1.5 million elderly low-income renter households with public and assisted housing and tenant-based rental assistance. The supply, however, does not meet the demand and applicants may face long waiting lists. Also, very few units offer meals, supportive services and service coordination. About one-third of eligible older people receive federal Section 202 housing assistance, HUD's primary program for construction of low-income elderly housing. Section 202 housing is owned and operated by private, nonprofit organizations, usually community and faith-based organizations. Women age 80-plus, who live alone comprise about 80% of Section 202 residents. For information about your local housing authority, contact HUD's Federal Housing Authority: (202) 708-2700.

For information about the housing options available in your community, contact your local area agency on aging.

Working in close partnership with its sister agencies in the U.S. Department of Health and Human Services, the AoA provides leadership, technical assistance, and support to the national aging network of 57 State Units on Aging, 655 Area Agencies on Aging, 225 Tribal and Native organizations representing 300 American Indian and Alaska Native Tribal organizations, and two organizations serving Native Hawaiians, plus thousands of service providers, adult care centers, caregivers, and volunteers.

For more information about the AoA, please contact:

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